



Standing Up for Yourself

During the month of September 2015, Connie Jenkins received more bad news than many people receive in a lifetime. She learned that she had both breast cancer and type II diabetes and that her car was broken down beyond repair. She managed to keep working but lost hours due to chemotherapy and got behind on bills. She dipped into her 401K to buy a car and took out pay day loans to pay her rent, utilities, and taxes on the car.

Connie discovered that as a 55 year old single woman with a job and no children in the home, she was not eligible for any type of assistance. "I was getting farther and farther behind. I was afraid I was going to lose everything. I didn't want to be homeless and hungry." Yet her efforts to stay afloat through pay day loans only made things worse. "They don't tell you that the interest rate is going to kick you in the behind and they're going to hit you up for a payment twice a month. "

Just when she was feeling completely hopeless, Connie heard about Love INC's *Extra Mile* money management program that included financial incentives and rewards. She says she knew she had to try it. "I told myself to give up now was not an option. I've been through too much already in my life to quit now."

Connie recalls that she was apprehensive when she met her coach, Candy Richerson. "We were total strangers. She was younger than me and she wanted to know all my business. But, her attitude, voice, and words of encouragement helped me to agree to open up to her. "I loved to hear her say "you did a great job."

Connie says that an unexpected benefit of the *Extra Mile* program was that it helped her become a better communicator. Each week as she met with Candy, it got easier for her to express herself and interact on a deeper level. Connie says Candy's words of encouragement and the weekly incentives and mid and post program rewards really motivated her. "My budget was so tight, I needed the \$20 weekly incentives to buy necessities.

Candy also helped me learn to stretch my dollars. Connie says she learned to plan menus around items she got at local food pantries. She also started purchasing grocery store items on sale due to expiration date and cook and freeze them immediately. Amazingly, Connie managed to live on a \$30 per month food budget. "It was hard. But I learned the difference between needs versus wants."

During the 16 week *Extra Mile* program Connie paid off three pay day loans. It was great to pay off my loans but it felt even better to get a loan offer in the mail and immediately tear it up!" Connie also completed a personal goal that she set at the beginning of *Extra Mile* in that she graduated from United Community Builder's *Transformation* employee excellence program.

Connie would like to tell others, "Enrolling in the *Extra Mile* Program is standing up for yourself. You're taking the extra step to do better." She has enrolled in *Beyond Extra Mile*, a three month follow up program to help her solidify what she has learned. "This is going to become a habit!"

Connie completed her cancer treatment in April 2016 and her cancer is now in remission. She experiences some side effects from treatment but this has not slowed her down. Connie recently opened her home to a friend who is unable to climb stairs at his own home due to serious complications from diabetes. "I'm only doing something that I hope someone would do for me. I know what it's like not to have someone to turn to."

